

A short-term loan *to bridge the gap.*

A fast, short-term business loan secured against property, used to cover a gap until a longer-term plan, usually a sale or a refinance, comes through. Business bridging only, never a home the borrower lives in.

INDICATIVE · CONFIRMED IN
WRITING

Term sheet, in brief

Who it's for **Businesses**

Loan size **Up to £1m**

Typical term **3-24 months**

Security **UK property**

Completion **Days to weeks**

Cost **Interest + fees**

Repaid by **Sale or refinance**

For businesses and property investors. First or second charge on buy-to-let, unoccupied residential investment, commercial property or land.

THE FULL COST OF A BRIDGE · ILLUSTRATIVE

Property value **£500,000**

Gross loan (65% LTV) **£325,000**

Arrangement fee, 1% **£3,250**

Interest, 1%/month, 9 months **£29,250**

Repaid at exit **£354,250**

If the exit is 3 months late +£9,750

Interest rolled up; valuation and legal costs are extra and quoted per case. Interest is the largest cost and grows with each month the exit takes.

WHEN A BRIDGE MAKES SENSE

Auction purchase

Usually 28 days to complete.
Bridge now, refinance later.

Chain break

Complete before longer-term
funding is ready.

Refurbishment

Buy and renovate before a
mortgage will lend.

Development exit

Replace expiring development
finance while units sell.

Below-market deal

Move on a keen price that
needs a fast completion.

Business raise

Release short-term capital
against property you own.

Built backwards *from a credible exit.*

01

The deal and the exit

The property, the amount and how it will be repaid.

02

Terms

An initial fit response targeted within one working day.

03

Valuation and legal

These confirm the security and set the timetable.

04

Funds, then repaid

Repaid in one payment when the sale or refinance lands.

WHAT WE NEED TO REVIEW A BRIDGE

- ☐ Property address, tenure and estimated value
- ☐ Purchase price, refinance amount or outstanding debt
- ☐ Deposit or equity position
- ☐ Valuation, agent evidence or comparable sales
- ☐ The exit: sale, refinance or another documented source
- ☐ Any legal or completion deadline

DANGER SIGNS TO SOLVE FIRST

An exit that is vague, speculative or relies on too many assumptions

A loan-to-value with no margin for valuation or cost movement

Bridging used because affordability does not work elsewhere

Title, valuation or legal routes that are not clean

Security risk. Your property may be repossessed if you do not keep up repayments on a loan secured against it.

Talk to a director

Work out the costs and exit first:
cashbookfinance.co.uk/calculator

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cashbookfinance.co.uk/bridging-finance

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